THE FARMER'S NEEDS

In the matter of banking are just as extensive and important as those of any other business man, for farming is the biggest business in the country.

The Peoples National Bank makes a specialty of meeting the banking requirements of the farmers of this district, and its service is friendly, intelligent and complete.

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In all the new weaves, just the thing for the young man. We have the conservative style, too

Men's Suits, all styles..... $15-25 Young Men's Suits..... $15 to $25
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ONE PRICE **SHEARER BROS.** CASH STORE

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Two Hundred Years Old and Still Good

IN the recently opened American Wing of the Metropolitan Museum of Art in New York City, hundreds of passersby stop every day to admire the original china closet from which the design illustrated here was taken. It is over 200 years old.

That old cabinet is faithfully reproduced in Curtis Woodwork for your home today. While especially adapted to the Colonial house, it will also look well in the home of English type, and it has also been tastefully used in Spanish houses.

This china closet is an example of the many beautiful designs which Curtis Woodwork offers home-builders, not only in cabinet work but also in stairs, trim, doors, windows, frames.

Design alone, however, is not all that Curtis Woodwork offers you. It has quality through and through in every detail of materials and construction. Yet Curtis Woodwork is no higher in price, even if it does give you better designs, material and workmanship, than ordinary mill work. In fact, it often costs considerably less when all expense items are taken into consideration.

Come in and let us show you some Curtis designs and help you get started on your building plans. Ask for the free booklet, "Curtis Woodwork," helpful and interesting to builders.

1865 **CURTIS** Identify the woodwork you buy bears this trademark—the Curtis guaranteed quality

ADAMS-BROS. PAYNES CO.

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Porch Columns

TURNED AND COLONIAL, ALL SIZES

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RUBBER, SHINGLES AND TIN.

Windows, Doors and Blinds, Shetrock and Plaster Board, Paints, Oils and Varnishes, Wall Board, Building Hardware, Complete Line of Buliding Material and Mill Work.

Be sure and get our prices before placing your order.

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Fine Pigs for sale, six and eight weeks old.

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BARBER SHOP

Appomattox, Virginia

Pocket Billiard Parlor in Rear

FEDERAL RESERVE HELPS FARMERS

How Its Aid to England's Return to a Gold Standard Benefits American Agriculture.

By M. A. TRAYLOR

Second Vice President American Bankers Association.

There has been no more important event for the American farmer and stock man since the Armistice than the recent return of Great Britain to a gold standard. It seems a long distance from the Montana farm to the gold vaults of the Bank of England, but the price the farmer gets for his wheat and cattle depends not a little on that gold.

M. A. Traylor

The farmer sells his wheat to the elevator man and yet the real buyer, in many cases, is an Englishman, a Frenchman, a German, or an Italian. About one-third of the wheat crop is usually sold abroad and this part is a large factor in fixing the price of the entire crop. Between the farmer and the foreign buyer there are many steps. In recent years the most important step has been that at which the foreign buyer has to pay the American exporter, for the international mechanism of payment has been badly out of order because Europe was off the gold standard. It was just as though an English buyer drove up to your farm house, bargained for your wheat and drew up the contract. But when you discussed payment, he said: "I'm sorry I haven't any good United States money to pay you with; I'll have to pay you in my English paper money, which isn't worth its face value in gold. I don't know what it may be worth next week but that is your risk."

A Deadly Foe of Trade

How many would be willing to sign contracts on this basis? Yet that is the way most of the world's trade has had to be carried on since the Armistice. In practically all countries except the United States the currencies have had no fixed value in gold, but have changed in value from day to day. Whenever one country sold anything to another country, somebody had to take the risk of loss because the value of the money might change before payment was made. Such uncertainty of payment is a deadly foe of trade, and people were afraid to do any farmer International business than they had to.

Exports of food stuffs from the United States fell from two and a half billion dollars in 1919 to eight hundred millions in 1923, and the difficulties of European buyers in making satisfactory payment for American farm products was one of the large factors in the drop in the prices of farm products. But now the recent action of Great Britain in declaring that it will again redeem its paper money in gold means that British buyers of American products can pay for them with money which is accepted the world over at its face value in gold. With the return of Great Britain to the gold standard, a majority of the countries of Europe have paper currencies equal to gold.

How Reserve Banks Helped

American bankers have assisted in the British return to the gold standard by giving a $100,000,000 credit to the British government. But more important than this was the action of the Federal Reserve Banks in granting the Bank of England material co-operation. They placed $200,000,000 gold at the disposal of the Bank of England for two years, to be used by it, if necessary, in maintaining the gold standard. The readiness of the Reserve Banks thus to co-operate was an important influence in the willingness of the British to take this all important step.

This action of the Reserve Banks was a most conservative step in aid of American farmers and producers who will benefit greatly by the removal of this element of uncertainty from their export transactions. If all the aims of collection and commission charged against the Federal Reserve System by banker business man, live stock man or political blatherskite in the last five years were true, and practically none of them are, the service rendered commerce and industry by the System in connection with the restitution of the gold standard is so large a part of the world would far outweigh any mistakes that those in charge of the System may have made. No banker, business man or farmer should permit any self serving declamation he favors seeking demagogue to deceive him from a determination to see that the System is maintained for the future welfare of the country.

Fundamentally conditions are very sound and we are doing a very large volume of business, no little part of which is due to the equalizing and stabilizing effect exercised by the Federal Reserve System on the credits of the country. Throughout all the stress of the last five years there have been no times of either stringency or plethora of bank credit. Rates have ran along on a rather level keel and in my judgment have had much to do with the stable volume of business which we have enjoyed, and which is quite contrary to the old experience of the aftermath of panics. With a credit structure such as only the Federal Reserve System can guarantee, I feel we need have no apprehension but on the contrary round optimism for the future.

THE PENCIL MAKES A FARM PAY BETTER

Farm Accounting Reveals Losing Methods and Points Way to Bigger Profits.

(From Banker-Farmer)

A farm cannot properly be called successful unless it pays a fair rate of interest on the investment and returns fair wages for the farmer's labor. Agriculture is considered by all odds the most important industry in the world, and yet in no other industry is the business end so neglected.

It is common to find a farmer with an investment of fifteen to twenty thousand dollars, yet does he keep books? Perhaps he may jot down a note now and then of an important deal, but this is of no value in an analysis of his business as a whole. No other industry, however small, is carried on without books of some sort.

Farming is a business and to be successful must be conducted in a businesslike way. The business man's mind should be constantly primed upon it two questions: What profit is my business making? How can that profit be increased? To know the latter, one must find out the former; and to find out about profits requires the keeping of books.

It is not necessary for a farmer to have a course in bookkeeping. Almost every agricultural college in the country has issued a simplified farm accounting book which it sells at cost, and only a few minutes each day to each day to jot down the day's happenings.

Accounts Increase Profits

Instances number in thousandfold where farmers have profited by knowing their business. Accounts kept by nineteen farmers in Illinois led them to improve the organization and operation of their farms in ways that added approximately $650 to their average net income in 1922, the seventh year they had kept accounts.

An Iowa farmer found at the end of the first year he kept books that corn fed to livestock brought more money than when sold outright. His figures showed that his cows were poor, compared with other farms in the state, he found the number of acres cultivated per man on his farm, as well as the number of acres per horse, were below average. He rented more land and replanned his fields, so that the crop areas per man and horse were increased. He sold some of his scrubs and bought good cows. The second year his income from the farm, after paying for all expenses and interest on the money invested, had been increased over $1,000.

Costs Can Be Regulated

"I have discovered," says one farm bookkeeper, "that the kind of man you have on a job, as well as the particular team, often makes quite a variation in the cost of performing certain tasks. I have learned from the pages of my book that if I could have increased the yield of my wheat field by two bushels and my corn by five bushels I would have realized a substantial profit from them."

While the farmers may not be able to fix prices on their products, they do have a voice in determining the costs of production. To reduce this cost they must first know what the costs are.

"COLD IN THE HEAD"

is an acute attack of Nasal Catarrh. Those subject to frequent "colds" are advised to build up their condition. HARD'S CATARRH MEDICINE is a Treatment consisting of an Ointment, to be used locally, and a Tonic, which acts directly through the blood on the mucous surfaces, helping to throw off the disease. Sold by druggists for 40 years. F. J. Cheney & Co., Toledo, O.

Senator Copeland defends new Jersey asylum management.

The proposed non-stop Paris-to-New York flight of Paul Tarascon and Francois Coli postponed to spring.

The Milwaukee Clearing House Association is offering rewards of $2,500 for dead bandits and only $1,000 for live ones.

Two hundred of Boston's policemen will be taught the fundamentals of law and police etiquette at Boston university.

Fearing the introduction of subversive propaganda, the government of the Dutch East Indies has closed its ports to Russian ships.

The Shenandoah was ordered on her fatal flight to the West on September 2, despite recommendations of Lieutenant Commander Zachary Lansdowne that the trip be deferred until the second week in September.

Albert Winters, twenty-one years old, of Franklin, N. J., and his mother, Mrs. Annie Denton of Hamburg, N. J., were killed when the automobile in which they were riding was struck by a train at Hardystonville, near Newton, N. J.

The matrimonial ventures of Mrs. Louise H. Norton, of Belleverde, Fla., has been exclusively a family affair. After the death of her first husband, John Norton, she was married to his brother, Harry. Divorce ended this union and now she is to be the bride of a third brother, Herbert Norton.

Governor Smith, of New York, gets a score of invitations to appear in the West.

The question of compromise for modification of the prohibition law goes before the country's brewers.

SPORTING

Pittsburgh clinches National League pennant.

Roger Peckinpaugh, of the Washington club, was selected as the most valuable player in the American league for the 1925 season.

Howard Hobson, former University of Oregon pitcher, who has been playing semi-pro ball this season, is to get a trial with Los Angeles. He is a second baseman.

Steve O'Neill, former American League catcher, now with Reading, will be a free agent at the end of the season, as his contract contains a non-reserve clause.

Jimmy Ryan, pitching ace of the Hamilton team, turned in a beautiful no hit, no run game against Saginaw last week. Two men got on base via passes and another through error. Ryan added six strikeouts to his record.

Frank Reiger, catcher and utility man of the Augusta team, set a mark in home runs before he was killed in the automobile tragedy along with Manager Emil Huhn which will live after him. The batting averages show that he had 23 home runs.

Manager Harris of Senators injures finger and may be out of series.

Charlie Mitchell cancels his international series with Scandinavians by scoring fourth victory.

Pass still discussing Walker-Shade verdict, and majority think champion deserving of victory.

Gene Sarazen eliminated in pro golf tourney, while Hagen beats Watrous on thirty-ninth green.

Joe Lucey, former Yankee and Red Sox player, is stationed at second base for Buffalo and doing a good job of it.

Pitcher Betty Thomas of Bay City turned in an ironman stunt recently, when he defeated Kitchener in both games of the doubles leader.

FOREIGN

Athletics taking lead in social renaissance of Russia.

M. Kamenoff, chairman of the Moscow soviet, announces that the profit sharing system, long denounced by communists, will be installed in Russia's nationalized factories.

London hears Turks have sent big army to Iraq frontier.

Major German parties have similar security pact programs.

Wedding of Mafalda and Philip held amid mediaeval splendor in Italy.

Japan has had more than 300 quakes of varying degrees this year, according to the Wakayama meteorological observatory.

The Austrian Chamber of Labor is still hoping to carry out the project planned in the spring of sending 50,000 unemployed to the United States in order to alleviate the unemployment problem in Vienna.

Madame Anna Conti, of Bergamo, Switzerland, committed suicide an hour after the celebration of her 106th birthday. She left a note which said she was "tired of the world."

Japanese business men are seeking oil in Russia to replace the United States product. They want to reduce the cost, as the United States oil has to be transported over 4,000 miles.

Nine planes of the American polo hunter escadrille, known as the Sturtfian Squadron, participated in the operations of the French against the Riffian tribesmen. Each plane made two or three raids.

The Chinese government, replying to a British note of September 1, opposes a judicial inquiry into the Shanghai affair of May 30, and charges that the British proposal for such an inquiry has delayed settlement of the incident.

Twelve convicted armed Chinese robbers were executed publicly at Shanghai after a parade of the condemned. The parade and the hangings were witnessed by thousands. The executions will continue at the rate of six daily until 180 condemned men have been executed.

ELECTRIC SHOE SHOP

(Opposite Times-Virginian)

Have your shoes repaired while you wait

Success Inspires Confidence

We are a new bank and yet our deposits total

$425,000

Nearly Half Million

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Still Growing

We solicit your business

THE

Farmers' National Bank

Appomattox, Va.

Pride

In your home adds much to your

Welcome

When you welcome guests into your home are you proud of your furniture, or is the warmth of your welcome tinges just a little bit with regret that things are not as comfortable as you have long been intending to make them?

Why not START THIS week by adding some new things to your home, even if it's only one or two pieces.

You won't miss the money, and the pride and comfort you'll get out of it can't be mersured in words.

We can make terms to suit you

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Ernest Williams, Vice-Pres J. L. Nicholas, Assistant Cashier

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THE TIMES-VIRGINIAN

VOL. XXXIX—NO. 41 APPOMATTOX, VIRGINIA, THURSDAY MORNING, NOVEMBER 19, 1925 ESTABLISHED 1892

Sunday School Lesson

(By REV. P. B. FITZWATER, D.D., Dean of the Bible Teacher Training School of Moody Bible Institute of Chicago. Western Newspaper Union.)

Lesson for November 22

PAUL BEFORE FELIX

LESSON TEXT—Acts 24:1-27.

GOLDEN TEXT—Herein do I exercise myself, to have always a conscience void of offense toward God, and toward men.—Acts 24:16.

PRIMARY TOPIC—Why Paul Was Not Afraid.

JUNIOR TOPIC—Paul Before Felix.

INTERMEDIATE AND SENIOR TOPIC—Paul Before Felix: A Contrast.

YOUNG PEOPLE AND ADULT TOPIC—How to Have a Good Conscience.

I. Paul Accused (vv. 1-9).

Paul was now in the hands of Felix who determined to hear his case after his accusers had come from Jerusalem. Again, according to Roman law, they were with Tertullus, perhaps a Roman barrister, who formally made the accusation, according to Roman law. He began with flattery. He gave Felix the fullest praise when he and all the people knew that he lied, for Felix was one of the most severe, cruel exponents of morals and justice. He brought a three-fold charge against Paul:

1. "A Pestilent Fellow" (v. 5).

This would indicate a fellow utterly base and corrupt.

2. An Inciter of Rebellion, a Mover of Sedition (v. 5).

This they hoped would bring him into conflict with the Roman power.

3. The Ringleader of a Sect—a Schismatical Party—a Heretic (v. 5).

This was designed to throw contempt and suspicion upon the Christians, by this means to bring Paul into deeper trouble.

4. That He Had Profaned the Temple (v. 6).

In this charge we see the wickedness again, they willfully suppressed facts.

II. Paul's Defense (vv. 10-21).

This is a splendid example of the strength and dignity of a man whose life is controlled by a godly purpose, and who has nothing to conceal, and will not distort or suppress facts.

1. Paul's Frankness and Courtesy (v. 10).

Flattery is entirely wanting. He gave recognition of the fact that Felix had been ruler of this people long enough to be more or less familiar, as the habits and ways of the Jews were familiar to him; he then in a dignified manner assumes that Felix will render a just decision based on the facts of the case.

2. The Charge of Sedition Denied (vv. 11-12).

He flatly and scornfully denied this charge, showing its utter falsity since the time was too short, it being but twelve days since he went to Jerusalem, and half of that time had been spent as a prisoner of the Romans.

3. The Charge of Heresy (vv. 14-16).

This he met by a concession and a denial. He admitted that he was of this "way" which they called heresy, but denied that Christians were sectaries. He showed clearly that his actions were in keeping with the Hebrew religion.

(1) He worshiped the same God (v. 14).

(2) He had the same hope of a coming resurrection of the dead (v. 15).

He declared that he held as the principle of life a conscience void of offense before God and man.

(4) The Charge of Sacrilege or Profanation of the Temple (vv. 17-21).

This charge he refuted by showing:

(1) That he had come up to Jerusalem from Greece (v. 17), to worship at the feast.

(2) That he did not come up emptyhanded but had brought alms for his nation (v. 17).

(3) That there were not consistent witnesses present to testify of his behavior in the temple (v. 18).

(4) By challenging his enemies to testify as to his conduct in the council (v. 20).

III. Felix Trembles Before Paul (vv. 22-27).

This is not of a sequel to the trial. Wicked as Felix was, Paul's manner somehow won his favor, though he did not release him. His sentence was indulgent imprisonment, which kept him free from his enemies while under Roman protection. Felix sent for Paul that he might hear of Christ from him. Paul believed himself bright before these sinners in high life. He reasoned of righteousness, self-control and of judgment to come, before Felix and his sinful wife with such power that Felix was terrified, and designed that he would hear Paul further at a convenient time. This was a most flimsy excuse for not receiving his life and granting justice to Paul.

Increasing Burdens

The man who increases the burdens of his brother will find his own load growing heavier.—Western Christian Advocate.

Revenge

Revenge is sweet to the taste but bitter in the heart.—Western Christian Advocate.

Faith

Faith means surrender of the will.—Western Christian Advocate.

Laziness

Whenever one judges oneself the verdict is pretty sure to be acquittal.

EVERGREEN

We are having old fashion winter cold and stormy weather, the farmers are busy finishing their corn shucking and getting winter wood.

The sound of the sportsman's gun was heard soon after sun up last Monday. Many poor little birds will be slain for sport.

Mr. Reed Evans who had his tonsils removed and then went into phenumonia is up again.

Mr. Eli Farrar, of Lynchburg was the week end guest of his home people last week.

Mrs. John Davis and children, of Lynchburg, were guests of her parents, Mr. and Mrs. John Diskins last week.

Mr. and Mrs. J. J. Farrar and Miss Elsie Marks were the guests of Mr. H. M. Marks near Oakville Sunday.

Mrs. Will Garrett, who has been on the sick list for some-time, is improving.

Martin's school has closed on account of scarlet fever which is of very mild form. We don't hear of any new cases and hope the school will soon reopen.

We are sorry to hear of the illness of Mrs. W. H. Smith.

Mrs. O. C. Paulette is spending a few days in Lynchburg.

The Ladies Aid of the Baptist church, will give an oyster supper, also bazaar the night of November 28.

FOREST VIEW

Shucking corn is the order of the day, and it is good considering how dry the season was.

Davis Evans and family, of Concord, spent the week end with T. J. Nash recently.

Miss Erma Wooldridge visited her cousin Miss Cassie Nash recently.

We are sorry Mrs. Scott Elliott is no better, she was taken to Williamsburg, for treatment a few days ago.

We are glad to see Miss Virginia Morris out again after being sick.

Miss Connie Wright and mother from near Brookneal were recent visitors in the home of Marshall and Z. M. Jones.

Mr. Pearlie Jones and Miss Connie Wright recently spent Sunday afternoon in the home of R. W. Martin and that night Miss Bessie Martin accompanied them to the home of T. J. Nash where they visited Miss Erna Nash.

Master Thomas Odor has been sick, but out again.

Mrs. W. T. Nash has been very sick, but glad to say is out again.

Mr. W. H. Overby has gone to W. Va. to obtain a job.

Messrs. Bob Lee Snell and Dr. Hamlet of near Phenix, were in the home of R. W. Martin a few days ago.

Messrs. T. H. Layne and son, Gordon, Richard Nottingham, Milton Martin and children motored from Eastern Shore last Thursday and are visiting in the home of R. W. Martin.

Miss Pauline Marshall is back home from Richmond to visit her parents for a while.

T. H. Layne, Richard Nottingham, Gordon Layne and Milton Martin spent last Sunday in the home of J. A. Martin.

Gordon Layne, Milton Martin Jr., Miss Bessie Martin, Willie Belle Martin and Mrs. Annie Odor visited in the home of B. C. Sims last Sunday night. Mr. Sims and family were in the home of R. W. Martin on Saturday night.

Mr. W. L. Ford, Mr. Walter Sims, Miss Susie Pore, and Mrs. T. H. Ford visited in the home of Mr. Martin on Sunday.

Celebrates Birthday

John W. Martin, celebrated his birth day with a big dinner on the 2nd instant at the home of Mrs. Alice Martin. Music was had and the guests enjoyed the affair very much.

Nearly All Nation Born

More than 99 per cent of Sweden's population is native born.

VERA

Armistice day passed unobserved in this section. Seven short years have passed since the Armistice was signed assuring us that peace was declared. To what? To be soon forgotten. The following was copied from a current magazine: "Great peace in Europe." There is a great peace in Europe, Jugoslavia has brought 150 military air planes from France, Russia has purchased a large supply of the same from Holland; Fokker, the Dutch engineer has designed a plane which will carry six machine guns at 180 miles an hour. France is establishing an air base at Cherobourg, across the channel from Southampton, England. "Great peace in America." During the last school year, 75,000 college students and 40,000 high school students drilled in uniform for three hours every week. The war department detailed 1,745 men to carry on military training as against 119 men detailed for the same work before the United States entered the "war to end war," this year the war department is spending over two million dollars on its summer camps to introduce 29,000 citizens to take military training in there. There were no such camps before "the war to end war."

The hunting season opened on the 15th and hunting is the evidence on every hand. We have not heard of any turkeys being killed as yet.

Corn shucking is a thing of the past for this season. The farmers were pleasantly surprised at the quantity, also the quality produced. Hog killing is next on the tapis.

Tobacco is being stripped and marketed as rapidly as possible now so as to take advantage of the good roads, those who have sold, so far, seem perfectly satisfied with the prices they have received.

Messrs. R. F. Spradlin and James Scott of Lynchburg, are visiting the family of Mr. Spradlin's daughter, Mrs. S. T. Meggginson Jr., and incidently doing a little hunting "on the side."

Mr. Aubrey Carter, of Lynchburg, visited his parents, Mr. and Mrs. Thornton Carter, last week. We are sorry to learn Aubrey is not in the best of health. We hope his trouble is not serious.

Mr. and Mrs. J. E. Childers, visited friends in Pamplin this week.

We regret to note the illness of Miss Florine Beale, the young daughter of Mr. and Mrs. John (Beale.) She has "flu."

We extend congratulations to Rev. and Mrs. Tucker, who are the parents of a fine boy.

Those "listening in" over the radio Monday night, missed a treat if they did not get Westinghouse Station K. D. K. A. Pittsburg, Pa., who turned over the station to the Pittsburg director of the Red Cross, from ten o'clock on. They were making a "drive" for funds, of which the Red Cross is sadly in need, and the way the telegrams and telephone messages came "rolling in" with contributions from $1.00 up, was a caution. People all over the United States responded. We imagine since this has been so successful, it will be repeated by other chapters.

GOITRE RESPONDS

To External Treatment. Virginia Lady Tells Her Experiences

Mrs. Clara Thomas, Poindexter, Va., says, I really believe that one bottle of Sorbol-Quadruple has removed my Goitre. It does not bother me now. I had a Goitre of long standing. It only gave me trouble the last year. I could not wash, sweep or drive my car. Now I am doing all my house work, and don't feel tired. I am willing to answer letters about my case." Sold at all drug stores, or White Sorbol Company, Mechanicsburg, Ohio. Locally at Chas. F. James. 11-19-25

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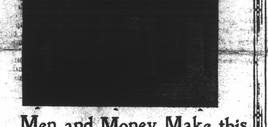

Men and Money Make this Bank Secure.

THERE are two ways of measuring the strength and standing of a bank. In the first place money resources—capital and surplus—give it financial strength.

In the second place—and perhaps even more important—are men, the officers and directors. They give the bank character, determine and execute its policies.

This is a strong bank, a helpful bank because it has ample resources, and a personnel of proven character and ability.

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Appomattox, Virginia

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Hanna's Paints, Oils, Varnishes, Muresco Cold Water Paint, Brushes
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Lehigh Cement Mason's Lime, Brick
Red Top Plaster Finishing Lime, Sand
Sheetrock Textone Finish, Sheetrock Finisher

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"Everything for Building"

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